

Breach Notification

Security breaches have become increasingly common in recent years. As more and more companies use computer systems to “warehouse” their customers’ personal information, the potential for “leaks” of this information increases. These leaks can occur in a number of ways. A large number of these breaches are attributable to computer hacking. Hackers break into seemingly secure computer systems and steal consumers’ personal information to use for their own benefit. Another common cause of security breaches is employee misconduct. Employees violate company policy and abuse their privileges to access consumers’ personal information. They then use this information themselves or sell it. Finally, many security breaches occur by sheer accident. A company unintentionally prints your Social Security number on a label that is then sent out through the mail, or a document containing the personal information of thousands of customers is accidentally released to the public.

Illinois law requires companies to notify you when there has been a breach of security and your personal information may be at risk. These notifications do not necessarily mean that your identity has been stolen, but they should be taken seriously. Illinois law requires companies that suffer breaches to notify consumers within a “reasonable time.” Many larger companies stagger their notification letters, so if you know someone who received a letter before you, that does not necessarily mean that the company did not act reasonably.

Most large companies have a procedure in place that is implemented the moment they learn of a security breach. This procedure could include a special toll-free number or Web site with frequently asked questions or important and useful links. Many companies will work with one or all of the credit reporting agencies to set up credit monitoring services for affected consumers.

We encourage consumers to utilize the special toll-free numbers or Web sites set up by companies who have suffered breaches. Similarly, if the breach notification letter offers credit monitoring services, we recommend that consumers take advantage of that offer. It is probably not necessary to pay for these services, but they are often offered at no charge to affected consumers.

A security breach of your personal information will not entitle you to all of the protections that a victim of identity theft would receive, but there are still several steps you can take to protect yourself.

Breach Checklist

- ☐ **Check with your creditors.** Work with your credit card companies, banks, and other lenders to determine if any suspicious or unauthorized activity has occurred on your accounts.
- ☐ **Cancel credit cards that have been lost or stolen.**
- ☐ **Place an initial fraud alert on your credit report. Order your free copy of your credit report and review it for problems.**

Contact the toll-free number of any of the three consumer reporting companies to place a fraud alert on your credit report. You only need to contact one of the three companies because that company is required to contact the other two.

- **Equifax:** 1-800-525-6285; www.equifax.com; P.O. Box 740241, Atlanta, GA 30374-0241
- **Experian:** 1-888-EXPERIAN (397-3742); www.experian.com; P.O. Box 9532, Allen, TX 75013
- **TransUnion:** 1-800-680-7289; www.transunion.com; Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

Once you place a fraud alert on your file, you are entitled to a free copy of your credit report. The credit reporting agencies will send you a letter telling you how to order your free report. When you receive your credit reports, review them carefully and look for any suspicious activity.

☐ **Remain alert.**

This is always a good idea, but it is especially important in the first year following a security breach notification. Take advantage of your right to one free copy of your credit report from each of the three consumer reporting companies per year. Request a report from one of the reporting companies every four months and carefully review this report for suspicious activity.

To obtain the free reports, consumers can call 1-877-322-8228 or order online at www.annualcreditreport.com or link to free reports from www.illinoisattorneygeneral.gov. Be on the lookout for warning signs that your information is being misused. Such signs include:

- Receiving credit cards you did not apply for;
- Being denied credit or offered credit at less favorable terms for no apparent reason;
- Receiving calls or letters from debt collectors or businesses about merchandise or services you did not buy; and
- Missing bills and other pieces of mail.

☐ **Be aware that if there are unauthorized charges on your credit report, you may have been the victim of identity theft.**

Chicago

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Chicago, IL 60601
(312) 814-3000
TTY: (312) 814-3374

Springfield

500 South Second Street
Springfield, IL 62706
(217) 782-1090
TTY: (217) 785-2771

Carbondale

1001 East Main Street
Carbondale, IL 62901
(618) 529-6400/6401
TTY: (618) 529-6403

Please visit www.IllinoisAttorneyGeneral.gov